

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Carol Ann Houser
 Debtor

Case No. 19-12812-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 210U

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.

db +Carol Ann Houser, 5355 Monocacy Drive, Bethlehem, PA 18017-9111
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr +BAYVIEW LOAN SERVICING, LLC, C/O POWERS KIRN, LLC PENNSYLVANIA OFFICE,
 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
 14320206 +BAYVIEW LOAN SERVICING, LLC A, DELAWARE LIMITED LIABILITY COMPANY,
 c/o Jill Manuel-Coughlin, Esquire, 8 Neshaminy Interplex, Suite 215,
 Trevese, PA 19053-6980
 14317568 +CASCADE FUNDING MORTGAGE TRUST 2017-1, 1140 AVENUE OF THE AMERICAS 7TH FLOOR,
 NEW YORK, NY 10036-5803
 14354823 +Cascade Funding Mortgage Trust 2017-1, c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 14333299 +Cascade Funding Mortgage Trust 2017-1 c/o Kevin G., KML Law Group, P.C., 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 14317569 +FV-I INC., 1585 BROADWAY, NEW YORK, N.Y. 10036-8200
 14317570 +MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC, 1585 Broadway Lower B,
 New York, N.Y. 10036-8200
 14347580 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2019 02:42:07
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 11 2019 02:42:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: gecsedirecoverycorp.com Oct 11 2019 02:51:53 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14354758 E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 11 2019 02:42:20
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
 Coral Gables, FL, 33146-1837
 14327748 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 11 2019 02:51:54 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 14354845 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 11 2019 03:02:30
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14348427 E-mail/Text: bnc-quantum@quantum3group.com Oct 11 2019 02:41:57
 Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788,
 Kirkland, WA 98083-0788
 14318478 +E-mail/PDF: gecsedirecoverycorp.com Oct 11 2019 02:51:52 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

HARRY B. REESE on behalf of Creditor BAYVIEW LOAN SERVICING, LLC harry.reese@pkallc.com, chris.amann@pkallc.com/nick.bracey@pkallc.com/jill@pkallc.com/samantha.gonzalez@pkallc.com/mary.raynor-paul@pkallc.com/amanda.rauer@pkallc.com
JILL MANUEL-COUGHLINE on behalf of Creditor BAYVIEW LOAN SERVICING, LLC jill@pkallc.com, chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com/mary.raynor-paul@pkallc.com/amanda.rauer@pkallc.com
KEVIN G. MCDONALD on behalf of Creditor Cascade Funding Mortgage Trust 2017-1 bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor Specialized Loan Servicing LLC as servicer for Cascade Funding Mortgage Trust 2017-1 bkgroup@kmlawgroup.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Carol Ann Houser

Case No: 19-12812-amc

Debtor(s)

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 10/10/19

For The Court

Timothy B. McGrath
Clerk of Court